
Exhibit “H”

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division**

MICHAEL T. DREHER,
*Individually and on behalf of a
class of similarly situated persons,*

Plaintiff,

v.

CIVIL NO. 3:11-cv-00624-JAG

**EXPERIAN INFORMATION SOLUTIONS, INC.,
CARDWORKS, INC., and CARDWORKS SERVICING,
LLC.,**

Defendants

DECLARATION OF EVAN HENDRICKS

I, Evan Hendricks, declare:

1. My name is Evan Hendricks. I am over 21 years of age, of sound mind, capable of executing this declaration, and have personal knowledge of the facts stated herein, and they are all true and correct.

2. Since the early 1990s, I have served as an expert witness in numerous FCRA cases and have been found qualified by multiple federal courts, including several in this District. I have testified numerous times before Congress – always by invitation – on issues related to the credit reporting, the Fair Credit reporting Act and identity theft. Since August 1998, I have served under contract as a member of the Social Security Administration's Panel Of Privacy Experts advising the agency on a host of issues.

3. In April 2002, I was invited by Experian to serve on the Experian Consumer Advisory Council of Experian. Before being disbanded in 2004, the

Council met twice a year to offer non-binding advice and to discuss a host of credit reporting, marketing and other privacy-related topics. In 2004, I completed and passed an industry examination, thereby earning "FCRA Certification" from the National Credit Reporting Association.

4. I am author of the book, Credit Scores and Credit Reports: How The System Really Works, What You Can Do (3rd Edition, Privacy Times 2007. The book has 23 Chapters, 399 pages and 415 footnotes. As the title indicates, it describes how the credit scoring and credit reporting systems work and what consumers can do to obtain their reports, read and understand them, correct errors in them and enforce their rights. I also am co-author of Your Right To Privacy: A Basic Guide To Legal Rights In An Information Society (2nd Edition, Southern Illinois University Press, 1990), which includes coverage of credit reporting.

5. Since 1981, I have been Editor/Publisher of *Privacy Times*, a biweekly, Washington- based newsletter that reports on privacy and information law, including the Fair Credit Reporting Act (FCRA). The newsletter ranges from 8-12 pages, 23 issues per year. Thus, I have researched, written, edited and published many articles on Congressional and State legislative actions, judicial opinions, industry trends and actions, executive branch policies and consumer news as they related to the FCRA.

6. I have reviewed the pleadings, deposition testimony and documents in this case provided to me by Mr. Dreher's attorney.

7. I am also familiar with the text of the FCRA, including Section 609 (15 U.S.C. § 1681g). This provision provides that upon request, a consumer reporting agency

such as Experian must clearly and accurately provide a copy of all information in the consumer's credit file, including the "sources of the information."

8. I am not an attorney. Still, when the phrase "source of the information" has been used to describe the information in a credit report, in the credit industry and in regular use before Congress, the Federal Trade Commission, in testimony, in seminars taught and attended and in all litigation in which I have been involved as an expert witness, the "source" has always meant the "furnisher" who actually submitted the credit tradeline to the consumer reporting agency.

9. To my knowledge, this is the way that Experian has always used the term and phrase. In representing how it builds consumers' files, and how it responds to consumers' disputes, Experian for decades has referred to the actual furnisher – the entity that provided credit tradelines to Experian and the entity that was to receive the Experian "ACDV"¹ – as the "source," and emphasized the importance of consumer contact directly with the "source."

10. For example, in explaining its dispute and reinvestigation procedures, the "Investigation Results" provided to consumers after a dispute, Experian represents that after it receives a consumer's dispute, "A Notice is Immediately Sent to the *Source* of the Information" and that "Generally within 30 days, the *source* must verify your account data. Information verified as accurate cannot be removed from your credit report. Experian will notify you when the results of your dispute investigation are ready to be

¹ An "ACDV", or Automated Consumer Dispute Verification form is the standardized form used by Experian, Equifax and Trans Union to forward consumer disputes to tradeline furnishers and to receive the furnisher response.

viewed and will provide you with a link to the results online. This is the fastest way to get the results.” (<http://www.experian.com/disputes/how-to-dispute.html>)

11. In the form letter it sends to consumers after it receives a dispute, Experian states, “When you question information on your personal credit report and tell us specifically why you believe the information is inaccurate or incomplete, we contact the *source* of the information through an automated verification system or letter. We ask the *source* to check their records to verify all of the information regarding the item you questioned, and report back within 30 days of the date that we received your request ...”

12. In standardized language Experian includes on a credit report sent to a consumer after its “reinvestigation” is completed, Experian states under the heading, “**Results,**” “We completed the investigating any items you disputed with the *sources* of the information ...”

13. Importantly, when Experian completes an investigation and declines to remove information disputed by the consumer, it advises the consumer in writing to take up the matter with the “*source* of the information.” For instance, in standardized language Experian includes on a report sent to a consumer after its “reinvestigation” was completed, Experian stated under the first heading, “Investigation Results: About our dispute verification process – This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, you may want to contact the source of the information.”

14. Similarly, in its website’s “Frequently Asked Questions,” Experian explains that its procedure is to sent the ACDV dispute to the “source of the information.” It states: [Q.] “What happens after I complete the credit dispute form?” [A]

“When you question information on your personal credit report and tell us specifically why you believe the information is inaccurate or incomplete, we contact the source of the information directly by telephone, by letter or through an automated verification system. We ask the source to check their records to verify all of the information regarding the item you questioned and report back within 30 days of the date that we received your request (21 days for Maine residents). Once we receive their response, we'll send you the results of the investigation. (<http://www.experian.com/disputes/faq.html>)

15. In an April 2012 presentation to a Federal Reserve Board conference for “National Consumer Protection Week,” Experian provided two descriptions of the dispute process that used the terms “data furnisher” and “source” interchangeably.

The first slide, page 22, stated, “If we cannot resolve dispute, request for dispute is sent to data furnisher for investigation ... Data furnisher researches and responds to Experian, resulting in either no change, update or deletion Review data furnisher’s response Consumer’s file updated per agent review or data furnisher’s instructions.” The second slide, page 71, stated, “**Found evidence of fraud in your credit report?** ... Next steps ... Consumer initiates investigation through Experian with the information source ... Consumer reporting company provides source contact information Consumer should contact *source* directly as well ... *Source* may require completion of fraud affidavit or other documentation as part of investigation. (See presentation by Maxine Sweet, Experian Vice President of Public Education, Federal Reserve Board of Boston 22nd Annual National Consumer Protection Week April 25, 2012. (www.bos.frb.org/consumer/conf/ncpw/2012/maxine-sweet.pdf))

16. The Federal Trade Commission, the FCRA’s overseer, said the most important Amendments to the FCRA regarding furnisher accuracy and fairness (“Section 623” or “15 U.S.C. § 1681s-2”) were based on the “recogni[tion] that furnishers [were] the original source of the information [and] have a critical role to play in the overall accuracy of consumer report information. Thus, Section 623 of the FCRA now requires furnishers to investigate disputes received from CRAs and to correct and update

information provided to CRAs that they later learn is inaccurate. ("Report to Congress Under Sections 318 and 319 of the Fair and Accurate Credit Transactions Act of 2003," FTC, October 2004. [<http://www.ftc.gov/reports/facta/041209factarpt.pdf>])

17. In all of my years in this field, I have never heard or read an industry participant refer to an originating lender as the "source of information" in a credit report tradeline when that originating lender is no longer the payee for the account and is not the entity that has reported the tradeline credit report information to the consumer reporting agency.

18. An entity cannot be the "source" of information in a consumer's Experian file if that entity no longer exists. To argue otherwise is contrary to the plain meaning of the term "source," as well as to the FCRA's goals of accuracy and fairness.

19. Since Advanta ceased to exist on March 19, 2010, it was not thereafter, under the plain meaning of the term, the "source" of Experian's information regarding the tradelines at issue in this case purportedly regarding Plaintiff and other consumers.

20. According to the deposition testimony and declaration of Experian's employee, Mr. Henke, and the e-mail exchange between Experian and CardWorks, all provided to me and reviewed by me in this case,² it was Experian's policy to defer almost

² See for example, EXPDREH000172, and Henke Depo., pgs 42-46.: Q. So, in your declaration, you have -- you referenced the procedure, the general unwritten policy, about -- you know, that governs the way a trade line is displayed. Would it be a fair description of that policy to state that Experian's policy for how a trade line is to be displayed is to defer to the furnisher's, the subscriber client's, decision as to how to display that trade line?

A. I wouldn't refer to it as a policy. I would say, as a practice, we would enter the entity's name unless the client has reason to alter it or to have a different name posted.

Q. But if the subscriber still wanted it displayed to -- if a servicer subscriber still wanted it displayed to omit any mention of the identity of the servicer, Experian's practice would

entirely to CardWorks, the tradeline furnisher, to decide what to place within the credit report tradeline and how to report it. This policy is fully consistent with the policy Experian has followed since before the time that I was on the Experian Consumer Advisory Council and in the numerous FCRA cases brought against Experian in which I have been designated as an expert witness. This policy of full deference to the Experian client, the furnisher, is followed when determining whether to accept a tradeline for reporting and throughout the consumer dispute process in which a consumer's ACDV credit dispute will be rejected if the tradeline furnisher instructs Experian that the tradeline information has been "verified" by the furnisher.

21. An "ownership" dispute is a dispute in which the consumer claims that he or she is not the person who opened or applied for a credit account. It includes a number of credit reporting accuracy disputes including identity theft, as well as instances in which a credit tradeline has been innocently, but inaccurately attributed to a person who did not apply for an account.

22. Given that "mixed files" was the leading cause of complaints to the FTC in the 1990s, and given that "01" is the dispute code used by the CRAs for a "not mine -- not his/her" dispute, and given that identity theft has been the leading cause of complaints to the FTC since 2002, it is well-known that "Ownership" and "Identity Theft" disputes make up a significant percentage of all consumer credit reporting disputes.

be to allow that subscriber to make that decision, right?

A. We could accommodate such a request, yes.

23. In cases like Plaintiff's, which involve identity theft or otherwise involve an "ownership" dispute³, accurately disclosing the source of Experian's information is all the more important because the consumer does not actually have a relationship with the tradeline furnisher. Without knowledge of the actual identity of the entity that reported the disputed credit information, there is often no practical way to obtain further information about a tradeline or to make effective efforts to have the tradeline removed.

24. A specific reason that it was important that Experian accurately disclose Cardworks as the source of ex-Advanta tradelines was that it was extremely difficult for consumers to find or communicate with Advanta or even discover who its successor was. Searching for "Advanta" in Google, it took the following steps and considerable time to find a link between Advanta and Cardworks.

25. A Google search of Advanta resulted in this first entry

ADVANTA

www.advanta.com/

Advanta was one of the most recognized brand names in banking, credit cards and related financial small business services. At its peak it, it had over \$25B in ... **[actually ends with three dots]**

(<https://www.google.com/search?q=Advanta&ie=utf-8&oe=utf-8&aq=t&rls=org.mozilla:en-US:official&client=firefox-a>)

But when you click on the first entry, you get:



³ An "ownership" dispute is a dispute in which the consumer claims that he or she is not the person who opened or applied for a credit account.

For information regarding trademarks, logos, copyrights and domains related to **ADVANTA**, please contact us at hcrfcmitch@gmail.com.
<http://www.advanta.com/>

(Continued on next page)

26. The second entry listed on the first page of the Google search resulted in this:

Advanta Bank Corp.

www.advantabankcorp.com/

On March 19, 2010, *Advanta Bank Corp.*, Draper, UT was closed by the Utah Department of Financial Institutions. Subsequently, the Federal Deposit Insurance ... [actually ends with three dots]

Clicking on the second entry resulted in an FDIC notice advising consumers they could no longer communicate with Advanta via email, effective July 28, 2010.

Advanta
Credit Cards

FDIC Information for Advanta Bank Corp., Draper UT

On March 19, 2010, Advanta Bank Corp., Draper, UT was closed by the Utah Department of Financial Institutions. Subsequently, the Federal Deposit Insurance Corporation (FDIC) was named Receiver. No advance notice is given to the public when a financial institution is closed.

An assuming bank could not be located; therefore, the FDIC will fulfill its obligation to insured depositors by mailing checks for their insured amounts.

Credit Card Operations will continue business as usual. All Credit Card customers should continue to make their payments as they have in the past. For additional information, please contact Advanta Bank Corp. toll free at 1-800-705-7255

The FDIC has assembled useful information regarding your relationship with Advanta Bank Corp. Besides a checking account, you may have Certificates of Deposit, a business checking account, a Social Security direct deposit, and other relationships with the institution.

Please select the link below to read more about this event:

[FDIC Bank Closing Information for Advanta Bank Corp.](http://www.fdic.gov/bank/individual/failed/advanta-ut.html)

**IMPORTANT
NOTICE:
Effective July
28, 2010,
Advanta
Bank Corp.
will no longer
support
email as a
communicati
on channel
for our
customers.
We apologize
for any
inconvenienc
e this may
cause.**

(3) Clicking on the "FDIC Link" resulted in

<http://www.fdic.gov/bank/individual/failed/advanta-ut.html>

Failed Bank Information

Information for Advanta Bank Corp., Draper, UT

- I. [Introduction](#)
- II. [Press Release](#)
- III. [Is My Account Fully Insured?](#)
- IV. [Acquiring Financial Institution](#)
- V. [Question and Answer Sheet](#)
- VI. [Banking Services](#)
- VII. [Possible Claims Against the Failed Institution](#)
- VIII. [Priority of Claims](#)
- IV. [Hidden Information](#)

- IX. **Dividend Information**
- X. **Brokered Deposits**
- XI. **Advanta Bank Corp. Contact Information**
- XII. **Balance Sheet Summary**

Please be advised you will not receive any email notification to claim/unlock/unsuspend your account or to provide any private information. Please be aware of any Phishing Scams to obtain information from you.

Clicking on "**Acquiring Financial Institution**" resulted in the FDIC advising that

*An **acquiring institution could not be located**; therefore, the FDIC will fulfill its obligation to insured depositors by mailing checks for their insured amounts. Principal and interest on insured accounts, through March 19, 2010, are fully insured by the FDIC, up to the insurance limit of \$250,000.*

You will receive full payment for your insured account. Certain entitlements and different types of accounts can be insured for more than the \$250,000 limit. IRA funds are insured separately from other types of accounts, up to a \$250,000 limit. . . .

FDIC Call Center

Toll free number 1-800-537-4048

Hours of Operation – Mountain Time

Friday, March 19, 2010: Until 9:00 p.m.

Saturday, March 20, 2010: 9:00 a.m. - 6:00 p.m.

Sunday, March 21, 2010: Noon - 6:00 p.m.

Thereafter: 8:00 a.m. - 8:00 p.m.

27. While several federal statutes provide a consumer substantial dispute rights as to a creditor, servicer or tradeline furnisher, the exercise of these rights offers little benefit and often substantial expense to the business entity responsible when it

receives the dispute. Industry has heavily automated this process and, particularly over the last decade, made it very difficult for a consumer to obtain the name, or actual contact information for a human being or actual person at a company. Collection companies and servicers use pseudo names, post office boxes and generically identified toll free numbers. There is no upside to making it easier for the consumer to do anything other than mail a payment to a post office box. Accordingly, I was not surprised to read that in this case Cardworks wanted to enjoy the benefits of servicing the Advanta Accounts, but also wanted to do so in secret, without shouldering its responsibilities under the FCRA and other dispute statutes.

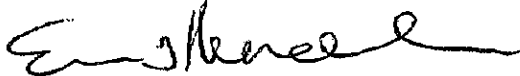
28. Despite being well aware of its duties and the duties of furnishers, and despite having established new subscriber codes and agreements to facilitate Cardworks' access to ex-Advanta tradelines, Experian collaborated with Cardworks to conceal from victims of identity theft and other consumers Cardworks' role as a furnisher of the ex-Advanta tradelines.

29. Experian has claimed in its motion for summary judgment that it would want to provide information by which a consumer could identify the origin of an account, rather than the furnisher that provides the disputed credit information. I believe that this statement is untrue. First, if Experian wanted to do as it claims, its system is already set up to identify in the tradeline both entities – Advanta and CardWorks. For example, in reviewing the Plaintiff's Experian credit reports, this is exactly what several of Dreher's other furnishers have elected to do. (See attached Exhibit 1).

30. Secondly, even the METRO 2 credit reporting format required and used by the credit industry (and established in part by Experian) permits a furnisher to report two fields – one for the original creditor and a second for the current tradeline furnisher.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed this 28th day of November, 2012, at Cabin John, Maryland.



/s/ Evan D. Hendricks

Evan D. Hendricks

P.O. Box 302

Cabin John, M.D. 20818

(301) 229-7002

"EXHIBIT 1"

Your personal credit report

Prepared for: MICHAEL DREHER
Date: June 24, 2011
Report number: 2305-5580-36

Page 1 of 24



In response to your recent request, we're pleased to send you this credit report. Your credit information can change over time, so we recommend you keep track of any changes by signing up for credit monitoring at experian.com/monitor.

Contents

- 2 About the information in this report
- 2 Tools to manage your personal credit
- 2 Disputing information in this report
- 3 Your accounts that may be considered negative
- 4 Your accounts in good standing
- 19 Record of requests for your credit history
- 20 Your personal information
- 22 Dispute form
- 23 Notification of Rights

PO Box 9701
Allen, TX 75013

MICHAEL DREHER

For your attention:
Visit experian.com/monitor to view this credit report
instantly online. You may also dispute most
information directly and easily within the online
report.

CONFIDENTIAL
EXP-DREH 0000069

www.experian.com

Page 2 of 24

■ About the information in this report

Here's an explanation of the key information about you and your credit history that's included in this report.

Your credit items that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. The key word is "potentially." Experian doesn't make judgments about the information in your credit report. The list is provided as a service to direct your attention to what Experian thinks lenders are likely to consider negative when reviewing your credit history. For example, if you have missed payments in the past, they would likely be viewed negatively.

Your accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed. This section also includes up to two years of your monthly balances on an account if reported by your creditor.

Companies that have requested your credit history

We list anyone that has requested your credit information in the last two years, including companies that have requested your credit report as a result of an action you took, such as applying for credit. We also include requests about you from those with a permissible purpose, such as a potential employer, investor or pre-approved credit grantor.

Your personal information

This information is reported to us by you, your creditors and other sources, and includes your name, variations of your name reported to us, addresses, Social Security number (and variations reported to us), date of birth, telephone numbers and employers.

■ Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

■ Tools to manage your personal credit

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

Credit Monitoring

Monitor and protect your credit with Experian's credit management tools. Visit experian.com/monitor to find out more.

■ Disputing information in this report

Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. Because your report is updated often, contact us within 90 days of the date of this report. We will process your dispute generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information is to visit us at www.experian.com/disputes

You can also complete the dispute form at the end of this report and mail it to us at:

Experian
NCAC
P.O. Box 2002
Allen TX 75013

Or you can call us at

800 509 8495. Dispute services are available 24 hours a day.

0098860515

CONFIDENTIAL
EXPDRH 000060

Page 3 of 24

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been paid due remain up to 10 years after the date the account was transferred.

ADVANTA BANK
PO BOX 844
SPRING HOUSE PA 19477
No phone number available
Partial account number
Address identification number
0098657996

Responsibility: Individual
Status: Account charged off. \$18,170 written off. \$18,170 past due as of May 2014.
This account is scheduled to continue on record until July 2017.

[illegible]

PO BOX 9217
OLD BETHPAGE NY 11804
Phone number
(516) 578-8706
Partial account number
[REDACTED]
Address identification number
0098637080

Responsibility
Individual
Status
Account charged off: \$10,170 written off: \$4,103 past due as of Apr 2011.
This account is scheduled to continue on record until Jul 2017.

Payment history legend	
OK	Current terms of agreement met
30	Account 30 days past due
60	Account 60 days past due
90	Account 90 days past due
120	Account 120 days past due
150	Account 150 days past due
180	Account 180 days past due
CSD	Creditor received deed
F.S.	Foreclosure proceedings started
F	Forfeited
VS	Voluntarily surrendered
R	Repossession
PBC	Paid by creditor
IC	Insurance claim
G	Claim filed with government
D	Defaulted on contract
C	Collection
CO	Charge-off
CL S	Closed
ND	No data for this time period

CONFIDENTIAL
EXPORER: 000061

CONFIDENTIAL
EXPDPREH 000068

Page 11 of 24

Your accounts in good standing (continued)

GE CAPITAL HOME DESIGN

PO BOX 981439

EL PASO TX 79698

Phone number

(800) 388-8254

Partial account number

Address Identification number

004434384

Przyznaję się

2025

5202

2003

2307

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2306

1

1

Spencer

3. Implications

Date opened	Dec 2005
First reported	Dec 2005
Date of status	Jul 2010

Type	Revolving	Term	Not reported	Monthly	Payment

**Credit Limit of
original amount
\$16,900
High balance
\$16,434**

Recent data
Not reported

Responsibility
Individual
Status
Paid, Closed/Ab
This account is
2020.

er late.
cheatful

\$40.00

સાંચી

References

Index

0096880515

CONFIDENTIAL
EXPDRSH 000089

CONFIDENTIAL
EXPDREH 000070

Page 13 of 24

Your accounts in good standing (continued)

HSBCYAMAMA MUSIC
PO BOX 16524
WILMINGTON DE 19860
Phone number
(800) 677-2700

Partial account number

Address identification number
0044474394

Payment history

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	

Date opened	Type	Credit limit or original amount	Recent balance
Jun 2006	Revolving	\$22,900	Not reported
First reported	Terms		
Jun 2006	Not reported	High balance	
Date of status	Monthly	\$12,785	
May 2006	payment		
	Not reported		

Responsibility
Individual
Status
Paid, Closed/Newer rate.
This account is scheduled to continue on record until May 2018.

0096880515

CONFIDENTIAL
EXP00REH 000071

Page 17 of 24

Your accounts in good standing (continued)

Psychological history

DELL COMPUTERWEB BANK
PO BOX 81577
ALUSTIN TX 78708
Phone number
(800) 283-2210
Partial account number

Address Identification Number
0044474394

Payment history

Year	2010	2011
2010	2010	2010
2011	2011	2011

OK OK OK OK OK OK

Accordien History - If you currently opened your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit line and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, arrears exactly paid and the dates these payments were made. **NDA: No Data**

AB = Account balance (\$)
EPFR = Lease payment received
SFA = Selected payment amount (\$)
AP = Annual amortized gain (\$)

Account	Debit	Credit
Accounts Receivable		100.00
Accounts Payable	100.00	
Inventory		100.00
Fixed Assets		100.00
Equity		100.00
Liabilities		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		100.00
Expenses	100.00	
Net Income		100.00
Retained Earnings		100.00
Dividends	100.00	
Capital		100.00
Debt		100.00
Assets	100.00	
Liabilities		100.00
Equity		100.00
Income		1

Abstract

Sri = श्रीनारायणप्रसादशास्त्री (६)

အိမ် = အဘယျ အာရုံစူးစိုက်မှု (၆)

Age	Sex	Height	Weight	Location	Notes
38	M	198	349	803	823
40	M	181	304	803	823
20	F	15	19	ND	ND
20	F	15	19	ND	ND
103	M	150	125	203	ND

Between May 2000 and Aug 2001, your office handled the following cases:

0096880515

CONFIDENTIAL.
EXP DREH 000075